

Benefit	Effective date	Description
PTO All regular employees scheduled at least 16 hours per pay period are eligible.	Upon completion of 90 days of continuous employment	Used for time off for purposes of vacations, holidays and short term illnesses. Accruals based on length of continuous service and hours paid per pay period. Cash in option available. From 0-4 years, 25 PTO days will accumulate for full time employees annually. Part time employees accrue on a prorated basis.
Short Term Disability All regular employees scheduled at least 16 hours per pay period are eligible.	Upon completion of 90 days of continuous employment	Used for employee's illness in excess of 24 hours. Provides 70% of base pay at no cost to the employee.
Bereavement Leave	Upon employment	Up to three days for immediate family members.
Tuition Reimbursement	Upon employment	Amounts are reimbursed at 100% for a grade of "C" or better up to the maximum allowed per calendar year: <ul style="list-style-type: none"> • 64 – 80 hours/pay \$3,000 • 32 – 63 hours/pay \$2,500
Insurances All regular employees scheduled at least 32 hours per pay period are eligible.	The first day of the pay period following two full pay periods of employment (approx. 4-5 weeks).	Choice of various levels of coverage on medical including prescription drug coverage. Dental, life and disability insurances are available. Most premiums paid by pre-tax payroll reduction. Group Term Life - Core amount of \$5,000 or \$10,000 provided at <i>no cost</i> to the employee. (Based on scheduled hours/pay) Long Term Disability - 60% of base pay provided at <i>no cost</i> to the employee. Health Care/Dependent Care Spending Accounts - tax savings on day care expenses and out-of-pocket health care expenses.
Pension Plan All regular employees who work at least 1,000 hours per calendar year are eligible.	Enrolled after one year of employment in which you work at least 1,000 hours.	The pension amount varies with individual income and length of employment. As this is a defined benefit plan, St. John's makes all contributions necessary to provide retirement benefits for you. Therefore, you have the option to further build your retirement savings by using your money to make contributions to a Tax Deferred Annuity. You may retire as early as age 55 if you have at least five years of service. You are vested after five years of continuous employment of at least 1,000 hours per year. If you have five or more years of service and are vested, you may be eligible to receive a single total payment for the value of your pension if it is equal to or less than \$5,000 upon termination.
Tax Deferred Annuities (403b) All regular and PRN employees.	Upon employment	TDA's provide a means by which you can save money, reduce your taxes, and build a financially secure retirement future. You can select from three of the most reputable firms in the country: Fidelity Investments, Inc., Lincoln Financial Group and VALIC (Variable Annuity Life Insurance Company).
Savings Bonds	Upon employment	Payroll deduction savings plan.
Credit Union	Upon employment	Payroll deduction savings and loan privileges.
Center for Living	Upon employment	A wide variety of programs and services can help you take control of your health. Enjoy peaceful time in one of our Healing Gardens. The Employee "Well Being Program" offers discounts of 30-50% for selected services for the Center for Living (such as massage, acupuncture, tai chi, etc.).

Other benefits offered:

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| EyeMed Vision Care Program | Cafeteria discounts (<i>Optional payroll deduction available</i>) |
| Employee Assistance Program | Discount ticket program |
| Employee Health Service | ATM |
| | Free parking |